In the claims:

All of the claims standing for examination are reproduced below with current status indicated for each claim.

1. (Previously presented) A networked-based system for providing online verification of users applying for third-party services available through the network comprising:

a first server node connected to the network for offering application to third-party services through the network;

a user node connected the network for accessing the first server node and applying for third-party services;

a second server node connected to the network and accessible from the first server node, the second server node for processing verification requests communicated from the first server node;

a third server node connected the network and accessible from the second server node, the third server node for navigating on the network by proxy according to navigation requests communicated from the second server node; and

a data repository accessible at least to the second server node for storing data about users being verified, characterized in that a user operating the user node accesses the first server node and applies for a service or services offered through the first server node and submits data for verification, the first server node sending the data in the form of a

verification request to the second server node, the second server node creating a navigation request containing a portion of the submitted data including at least user login data required to enter or access at least one target site specified in the request, and sending the navigation request to the third server, the third server performing the navigation according to the request, utilizing the user login data to enter the target site and reporting navigation results back to the second server, the second server reporting the results back to the first server for verification purposes.

2. (Original) The network-based system of claim 1, wherein the network is a data-packet-network.

3. (Original) The network-based system of claim 2, wherein the data-packet-network is the Internet network.

4. (Original) The network-based system of claim 3, wherein the second and third server nodes are hosted by a same service provider.

5. (Original) The network-based system of claim 1, wherein the third-party services are financial-management services.

6. (Original) The network-based system of claim 4, wherein the user node is a personal computer having access to the network..

7. (Original) The network-based system of claim 4, wherein the user node is a wireless Internet-capable appliance.

8. (Original) The network-based system of claim 4, wherein the user node is a telephone.

9. (Original) The network-based system of claim 6, wherein application for third-party services is accomplished by populating a software-driven, electronic interface.

10. (Original) The network-based system of claim 9, wherein the interface is an electronic form on a web page.

11. (Previously Amended) The network-based system of claim 10, wherein a portion of the user login data submitted for verification comprises at least one user name and password set for accessing a user-held online reference account.

12. (Original) The network-based system of claim 11, wherein non-sensitive data submitted for verification is compared against user profile data for verification purposes.

13. (Original) The network-based system of claim 12, wherein the verification results are equated to a score using a scoring system.

14. (Original) The network-based system of claim 12, wherein the verification results are of the form of an approval or disapproval.

15. (Currently Amended) A method for online verification of a user applying for third-party services available on a data-packet-network comprising steps of:

(a) the user interacting with the site offering the third-party services, the interaction comprising the population and submission of an electronic form for online verification purposes;

(b) the online application form routed to a site offering the verification service, the service-site creating a temporary user profile and a navigation request from the data submitted in the form, the navigation request including at least user login data required to enter or access at least one target site specified in the request;

(c) the navigation request routed to navigation system, the system performing the proxy navigation sequence according to the request by utilizing the user login data to enter or access the target site;

(d) the navigation system reporting the results of the automated navigation sequence back to the verification site ; and

(e) the verification site sending a verification recommendation back to the site offering the third party services.

16. (Original) The method of claim 15, wherein the data-packet-network is the Internet network.

17. (Original) The method of claim 16 wherein in step (a), the site is a third-party server accessed from an Internet-capable appliance operated by the user.

18. (Original) The method of claim 17 wherein in step (b), the site is a verification server hosted by a verification service provider.

19. (Original) The method of claim 18 wherein in step (b), the navigation request contains authentication data to at least one user-held online account.

20. (Original) The method of claim 19 wherein in step (c), the navigation system comprises a server hosted by the verification service provider.

21. (Original) The method of claim 19 wherein in step (c), the navigation system comprises a plurality of interconnected servers hosted by the verification service provider.

22. (Original) The method of claim 16, wherein in step (a), the third party services comprises proxy financial management services.

23. (Original) The method of claim 16 wherein in step (a), the site offering the third party services is accessed by the user operating a telephone.

24. (Original) The method of claim 20 wherein in step (a), electronic form is presented in a web page.

25. (Previously presented) The method of claim 24 wherein in step (c), the user login data portion of the form enabling the proxy navigation sequence comprises at least one user-name and password set for logging into a user-held online account.

26. (Original) The method of claim 25 wherein in step (c), the data portion of the form enabling the proxy navigation sequence also includes at least one domain name and at least one URL address.

27. (Original) The method of claim 26 wherein in step (b), non-sensitive data submitted for verification is compared against user profile data for verification purposes.

28. (Original) The method of claim 26 wherein in step (d), navigation results are equated to a score at the verification site using a scoring system.